

Appl. No. 10/654,663  
Amdt. dated February 11, 2006  
Reply to Office Action mailed on January 24, 2006

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**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings of claims in the application:

**Listing of Claims:**

Claims 1.-19. (canceled)

Claim 20. (currently amended) A method comprising:

- (a) providing for a card comprising a computer readable medium comprising a first data string including one or more wildcard values, wherein the first data string is specifically associated with a purchasing preference of the a consumer;
- (b) retrieving the first data string using a card access device (CAD);
- (c) comparing the first data string to a second data string, wherein the second data string comprises an identification code for a product that is purchased by the consumer; and
- (d) after (c), if the first data string encompasses the second data string, informing the consumer that the consumer is entitled to a reward.

Claim 21. (original) The method of claim 20 wherein (c) is performed by the card access device (CAD).

Claim 22. (original) The method of claim 20 wherein (c) is performed by a computer coupled to the card access device (CAD).

Claim 23. (original) The method of claim 20 wherein the card is a smart card.

Claim 24. (original) The method of claim 20 wherein the card further comprises a microprocessor.

Claim 25. (original) The method of claim 20 further comprising, before (d):

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calculating the reward, wherein the reward is based on the number of products or the cost of products purchased by the consumer that have identification codes that are encompassed by the first data string.

Claim 26. (original) The method of claim 20 further comprising, after (d):  
updating reward data on the computer readable medium in the card.

Claim 27. (original) The method of claim 20 wherein the computer readable medium comprises an integrated circuit.

Claim 28. (original) The method of claim 20 wherein the reward is a reduction in the purchase price.

Claim 29. (original) The method of claim 20 wherein the identification code is a universal product code (UPC) or a stock keeping unit (SKU).

Claim 30.-52. (canceled)

Claim 53. (previously presented) A method comprising:  
purchasing a product associated with a product code using a portable consumer device comprising a computer readable medium comprising a first data string including one or more wildcard values, wherein the first data string is thereafter sent from the portable consumer device to a card access device, and wherein the card access device or a server computer in communication with the card access device compares a second data string associated with the purchased product to the first data string; and  
receiving a reward if the second data string is encompassed by the first data string.

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Claim 54. (currently amended) The method of claim 53 wherein the first data string is updated over time to reflect ~~the~~ a consumer's changing preferences.

Claim 55. (previously presented) The method of claim 53 wherein the portable consumer device is in the form of a card.

Claim 56. (previously presented) The method of claim 53 wherein the reward is a customized reward.

Claim 57. (previously presented) The method of claim 54 wherein the reward is a customized reward.

Claim 58. (currently amended) The method of claim 56 wherein the reward is based on the number of products or the cost of products purchased by ~~the~~ a consumer that have identification codes that are encompassed by the first data string.